



HMBS Final Data Statement (FDS) File Layout

HMBS FDS File Version 1.0

Effective for HMBS REMICs beginning September 2019

Ginnie Mae HMBS Final Data Statement File Layout

Document Version	History
Version 1.0	9/1/2019 Initial Version

GINNIE MAE – HMBS FINAL DATA STATEMENT FILE LAYOUT**Document Title: GINNIE MAE-SERIES YEAR-TRUST (File Name: GNMA-YYYY-XXXO-@FDS.txt)**

Note: The “O” in the trust number indicates an HMBS REMIC Trust.

HMBS Final Data Statement (FDS) File Layout**Data Record**

Field #	Field Name	Start	End	Type	Length	Remarks
1	Security Group	1	3	Character	3	X(3)
	Filler	4	4	Character	1	
2	CUSIP Number	5	13	Character	9	X(9)
	Filler	14	15	Character	2	
3	Pool ID/Tranche	16	31	Character	16	X(16)
	Filler	32	32	Character	1	
4	Payment Plan	33	47	Character	15	X(15)
	Filler	48	48	Character	1	
5	Percent of Pool in Trust	49	63	Character	15	X(3)vX(10)%
	Filler	64	64	Character	1	
6	HECM MBS Principal Balance	65	79	Numeric	15	9(12)v9(2)
	Filler	80	80	Character	1	
7	HECM Loan Balance	81	95	Numeric	15	9(12)v9(2)
	Filler	96	96	Character	1	
8	WA HECM Age (in Months)	97	99	Numeric	3	9(3)
	Filler	100	100	Character	1	
9	HECM Interest Type	101	104	Character	4	X(4)
	Filler	105	105	Character	1	
10	Index	106	118	Character	13	X(13)
	Filler	119	119	Character	1	
11	Rate Reset Frequency	120	128	Character	9	X(9)
	Filler	129	129	Character	1	
12	Approximate WA Next Rate Reset Month	130	132	Numeric	3	9(3)
	Filler	133	133	Character	1	
13	Approximate WA Gross Interest Rate	134	143	Character	10	X(5)vX(3)%
	Filler	144	144	Character	1	
14	Approximate WA Gross Margin	145	153	Character	9	X(4)vX(3)%
	Filler	154	154	Character	1	
15	Approximate WA Gross Lifetime Interest Rate Floor	155	163	Character	9	X(4)vX(3)%
	Filler	164	164	Character	1	

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Field #	Field Name	Start	End	Type	Length	Remarks
16	Approximate WA Gross Lifetime Interest Rate Cap	165	173	Character	9	X(4)vX(3)%
	Filler	174	174	Character	1	
17	Approximate WA MIP Fee	175	183	Character	9	X(4)vX(3)%
	Filler	184	184	Character	1	
18	Approximate WA Service Fee Margin	185	193	Character	9	X(4)vX(3)%
	Filler	194	194	Character	1	
19	Monthly Servicing Fee	195	209	Numeric	15	9(12)v9(2)
	Filler	210	210	Character	1	
20	Initial Monthly Scheduled Draw	211	225	Numeric	15	9(12)v9(2)
	Filler	226	226	Character	1	
21	Subsequent Monthly Scheduled Draw	227	241	Numeric	15	9(12)v9(2)
	Filler	242	242	Character	1	
22	Approximate WA Remaining Draw Term (in Months)	243	247	Numeric	5	9(5)
	Filler	248	248	Character	1	
23	Initial Available Line of Credit	249	263	Numeric	15	9(12)v9(2)
	Filler	264	264	Character	1	
24	Available Line of Credit	265	279	Numeric	15	9(12)v9(2)
	Filler	280	280	Character	1	
25	Maximum Claim Amount	281	295	Numeric	15	9(12)v9(2)
	Filler	296	296	Character	1	
26	HECM MBS Issue Date	297	311	Character	15	X(10) X(4)
	Length of Record		311			

1. Security Group: This series of Securities consists of multiple Security Groups (each, a “Group”), as shown on the front cover of REMIC Offering Circular Supplement. A value of “T” indicates trustee fee pool.
2. CUSIP Number: The nine-character CUSIP number assigned by the CUSIP Service Bureau to the Ginnie Mae Pool (Certificate) and to the Tranche.
3. Pool ID/Tranche:
 - For HMBS Collateral: The six-character Ginnie Mae Pool (Certificate) number
 - For Tranche Collateral: The Ginnie Mae trust and tranche identifiers. Format: GN-YYYY-DDDO-TTTT, where “YYYY” is the year, “DDD” is the trust number, “O” is a constant indicating HREMIC, and “TTTT” is the Tranche ID.
4. Payment Plan: The type of payment characteristics of the assets in the trust. Valid values are:
 - Line of Credit
 - Lump Sum
 - Tenure
 - Modified Tenure
 - Term

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- Modified Term
5. Percent of Pool in Trust: The portion of the underlying assets that are included in the trust.
 6. HECM MBS Principal Balance:
 - For HMBS Collateral: The sum of the outstanding principal amounts of the Participations underlying the related HECM MBS.
 - For Tranche Collateral: The current Balance of Class
 7. HECM Loan Balance:
 - For HMBS Collateral: The sum of the Participations balance of each payment plan.
 - For Tranche Collateral: The current Balance of Class in the Trust
 8. WA HECM Age (in Months): The Weighted Average age of the HECMs related to the Participations underlying the related HECM MBS.
 9. HECM Interest Type: The interest identifier as defined in Appendix I of the REMIC Base Offering Circular. Valid values are:
 - FLT = Float
 - FIX = Fixed
 10. Index: An index, determined in accordance with Ginnie Mae II program, upon which changes in Mortgage Rates on certain adjustable rate Mortgage Loans that back Ginnie Mae II MBS Certificates are based. Valid values are:
 - 1-month LIBOR
 - 1-year LIBOR
 - 1-year CMT
 - N/A = displayed when HECM Interest Type = "FIX"
 11. Rate Reset Frequency: The period that the interest rate of each adjustable rate HECM resets under the interest rate formula and HECM loan documents applicable to each adjustable rate HECM. Valid values are:
 - Monthly
 - Quarterly
 - Annually
 - N/A = displayed when HECM Interest Type = "FIX"
 12. Approximate WA Next Rate Reset Month: The Weighted Average number of months until the interest rate of each adjustable rate HECM loan documents applicable to each adjustable rate HECM. For example, "1" indicates that the Approximate Weighted Average Next Rate Reset Month for the adjustable rate HECM's rate is first day of the month, one month ahead. N/A will be displayed when HECM Interest Type = "FIX".
 13. Approximate WA Gross Interest Rate: The Weighted Average gross interest rates of the HECMs related to the Participations underlying the related HECM MBS.
 14. Approximate WA Gross Margin: The Weighted Average gross margins of the HECMs related to the Participations underlying the related HECM MBS. N/A will be displayed when HECM Interest Type = "FIX".
 15. Approximate WA Gross Lifetime Interest Rate Floor: The Weighted Average of the lowest interest rates possible based on the interest rate formula and HECM loan documents applicable

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- to the adjustable rate HECMs related to the Participations underlying the related HECM MBS. N/A will be displayed when HECM Interest Type = "FIX".
16. Approximate WA Gross Lifetime Interest Rate Cap: The Weighted Average of the maximum interest rates possible based on the interest rate formula and HECM loan documents applicable to the adjustable rate HECMs related to the Participations underlying the related HECM MBS. N/A will be displayed when HECM Interest Type = "FIX".
 17. Approximate WA MIP Fee: The Weighted Average of the Mortgage Insurance Premium (MIP) Fee of the HECMs related to the Participations underlying the related HECM MBS. The MIP Fee is charged for FHA mortgage insurance. The MIP Fee is the MIP that accrues on each HECM.
 18. Approximate WA Service Fee Margin: The Weighted Average of the Service Fee Margins of the HECMs related to the Participations underlying the related HECM MBS.
 19. Monthly Servicing Fee: The aggregate monthly Service Fee payable to the Issuer if the full amount of the servicing cost is not included in the HECM Interest Rate and is in addition to the Service Fee Margin.
 20. Initial Monthly Scheduled Draw: The aggregate monthly amount that is payable to the borrowers in a given month under certain types of payment plans during the first twelve-month disbursement period.
 21. Subsequent Monthly Scheduled Draw: The aggregate monthly amount that is payable to the borrowers in a given month under certain types of payment plans after the first twelve-month disbursement period.
 22. Approximate WA Remaining Draw Term (in Months): The Weighted Average of the remaining draw terms of the HECMs related to the Participations underlying the related HECM MBS. The remaining draw term represents the number of months over which a borrower with a term or modified term payment plan will receive Monthly Scheduled Draws.
 23. Initial Available Line of Credit: The aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure, and Line of Credit payment plans during the first twelve-month disbursement period. The Initial Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rent or assessments) or repairs, if any.
 24. Available Line of Credit: The aggregate of the lines of credit available to borrowers under the Modified Term, Modified Tenure, and Line of Credit payment plans during the lives of their related HECMs. The Available Line of Credit does not include set asides for the Monthly Servicing Fee, if any, property charges (such as taxes, hazard insurance, ground rent or assessments) or repairs, if any.
 25. Maximum Claim Amount: The sum of the Maximum Claim Amounts for each HECM.
 26. HECM MBS Issue Date: The issue date of the HECM certificate pool in the HECM REMIC. The month and year format is as follows: eg. September 2018.